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ABSTRACT

The project reported here was conducted to develop a consumer education program for high school students (grades 10 through 12) which would: (1) provide students with hands-on experiences in the management of resources (money, time, and energy) as householders in a simulated off-campus laboratory (a community girls' club), and (2) enable students to investigate community agencies and organizations which impact on householders. This report begins with a brief overview of the program relative to goals, student objectives, resources, credits, grading, and learning activities (ranging from simulating the process of getting a job to touring a mortuary and reporting the costs of dying). The next section contains a two-page course description which includes a short descriptive paragraph, areas of emphasis with time allotments, and six student performance objectives; a student progress card form; a pre- and posttest; and thirty objectives (twenty-two required and eight optional student learning activities). The remainder of this report consists of instructional units for each of the twenty-two required learning activities designed to enable students to complete the activities by utilizing the problem solving process in a self-paced, individualized instructional format. Each unit, varying from one to fifteen pages in length, includes a student objective (a specific learning activity); rationale; statement of the problem to solve; suggested resources; and student's solution to the problem (either specific questions to be answered, charts or forms to complete, or space to present solutions). (EM)

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ED145109

CONSUMER EDUCATION PROJECT:
COMMUNITY APPROACH UTILIZING
AN OFF-CAMPUS FACILITY

BEST COPY AVAILABLE

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NATIONAL INSTITUTE OF EDUCATION

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Career Education Department

Santa Barbara High School District

Santa Barbara, California

1977

CE 012 395

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ABSTRACT

Traditional approaches to teaching the concepts of consumer education i.e. developing personal values, responsibilities, and decision-making skills have not been altogether successful. Consumer education must be taught in a dynamic, tangible, and concrete manner. It must reach out to those who need it as well as those who are unaware of their need.

Since many students learn best by doing or through practical experiences it should follow that a simulated consumer education laboratory would facilitate the learning of those concepts.

The intent of this project was to develop a consumer education program for the students in the Santa Barbara High School District which would provide hands-on experiences in a simulated consumer education off-campus laboratory. The program was designed to enable students to progress by means of self-paced, individualized instruction with open entrance-open exit capabilities. The areas of instruction were those concepts which would provide the basic skills necessary for economic survival such as: decision-making, life-style, use of community resources, consumer earning, spending, saving, borrowing, buying, community services, consumer rights and protection, the consumer and the law. The off-campus facility was the Santa Barbara Girl's Club.

DESCRIPTION OF THE PROJECT

INTRODUCTION

The intent of the Consumer Education Community Outreach Project was to develop a consumer education program for the students in the Santa Barbara High School District which would provide experiential, hands-on learning activities in a simulated consumer education off-campus laboratory. The activities ranged from simulating the process of getting a job to touring a mortuary and reporting the costs of dying.

THE PROJECT

The Community Outreach Project was designed to give the students experiences in management of resources which they would be faced with handling when on their own. These resources included money, time and energy. It was also designed to enable them to investigate the community agencies and organizations which would impact upon them as a householder.

The goals of the program were:

1. To provide a realistic environment for home and community related learning experiences.
2. To provide opportunities for students to understand the financial responsibilities connected with establishing and maintaining a home.
3. To introduce the students to the rights and responsibilities of living in a community i.e. community resources, governmental agencies, care and maintenance of home and yard; consideration of neighbors.

4. To participate in individual and group decision making.
5. To increase the students awareness of areas of family finance i.e. earning, spending, saving, borrowing, buying.
6. To participate in the process of the consumer and the law, the avenue of legal recourse available for protecting consumer rights.
7. To contribute to the development of personal traits, attitudes and confidence which help students to be successful at work and at home.

Specific objectives for the program were:

1. The student will be better prepared to make decisions in areas of finance.
2. The student will be better prepared to examine the important aspects in selecting and buying transportation.
3. The student will be better prepared to examine the important aspects of housing: selecting, maintaining and living.
4. The student will be better prepared to make decisions in time management.
5. The student will be better prepared to identify the available community services, governmental agencies which will affect their quality of life.
6. The student will be better prepared to analyze the basic human needs and concepts of verbal and non-verbal communication.

In order that the education process be as realistic as possible independent learning activities provided the basic method of instruction. Problem solving was the main focus for the learning activities. Each student objective was designed to take the learner through a decision-making process from stating the problem to discovering the options available to him or her in the community, and finally to the most appropriate choice to solve the problem.

The format for the learning activities included:

1. Student objective - performance objective specific to the learning activity.
2. Rationale - reason why the activity was important.
3. Statement of the problem - specific problem to solve.
4. Suggested resources - books, pamphlets, magazines, films, filmstrips, local agencies, Community Resource Guide.
5. Student's solution to the problem - either specific questions to be answered, charts to complete, or space to present solutions.

The residence (Santa Barbara Girl's Club) and the community were used as a learning laboratory. Those learning activities which could best be done in the residence such as cooking and cleaning were completed there. The majority of the learning activities were designed to take the students into the community to investigate the possible solutions to specific problems.

No formal textbook was used, but supplemental resources were available. A resource file was developed using a large number of United State Government Consumer Information pamphlets as well as materials from other sources. Students were encouraged to use the public and school libraries. The teacher's role was that of a facilitator. The students were required to provide their own transportation.

The class was offered for five or ten units of credit. Students registered for either one or two class periods. The class was designed to fit within the semester configuration of the high school district, however, students were admitted at any point in the semester. Upon completion of the requirements the students could leave the program. Requirements were the completion of twenty-two learning activities for ten units of credit, thirteen learning activities for five units of credit. Additional activities could be done after the basic objectives were completed. If a student had done one of the required activities for another class, the requirement could be challenged. When the student satisfactorily answered some questions from the teacher related to the activity credit for that activity was earned.

The criteria used to establish the point value for each learning activity was one point for each class hour estimated to be needed to complete the activity. The point value was constant regardless of the number of class hours used to complete the activity. A student was not penalized for taking longer than the estimated time. Conversely, if a student completed the activity in less time full credit was still given. Evaluation of each completed activity was based on evidence of completeness of the research of the problem. A grading scale had been established for the final grade:

125 plus points - A

124-112 points - B

111-100 points - C

99-87 points - D

This scale was given to the students upon entrance into the class.

Class size of twenty students per session was established due to space restrictions of the Girl's Club. The class was divided into groups of four or five students. The groups spent Tuesday through Friday on an alternating schedule on the activity of managing and maintaining the residence, all other activities were on an individual basis. Mondays were used for group discussion or presentation of supplementary materials.

Managing and maintaining the residence was worth thirty-two points for the students enrolled for ten units of credit. The students earning five units for the course could gain sixteen points for the same activities. Maintaining and managing the residence was divided into four experiences. The students were to:

1. Plan, prepare and serve four meals. Each meal was to be based on a different economic level, one meal was to be meatless but to contain sufficient protein. One meal was to include a dessert. One meal was to be served to at least one guest. The amount of money per person per meal was based on the United States Department of Agriculture, Agriculture Research Service report on the "Cost of Food at Home" in the Family Economics Review, Highlights Fall 1976. (24:26)

The amount of money per person per meal was: Thrifty plan - 60¢, low cost plan - 70¢, moderate cost plan - 90¢, liberal plan - $1.00. The money used to cover the costs of the meals was deposited in a checking account which was donated by a local bank. Each group designated one of its members to sign the checks, an identification card for check cashing purposes was issued by the bank to the student responsible for the checks. The students shopped at the grocery store of their choice.

2. Compare the costs of a list of food at three different grocery stores. One of the stores was to be locally owned.
3. Demonstrate their skill of cleaning the rooms and equipment of the residence. In the kitchen they cleaned the floor, range and oven and the refrigerator. The toilet and sink were cleaned in the bathroom. They cleaned the carpet, furniture and windows in the living room.
4. Completion of a special project which dealt with some aspect of managing or maintaining a home. The student contracted with the teacher for this part of the activity. They were encouraged to use this opportunity to pursue one of the objectives in depth or to develop something not included in any of the learning activities.

The majority of the learning activities were designed to make the students aware of the community agencies and activities which are available to the consumer at little or no charge. Some of the agencies were: 1. social service such as the health services, Employment Development Department, Social Security, 2. private businesses such as savings and loans, Credit Bureau, realtors, local stores, 3. protective such as small claims court, Consumer/Business Law section of the District Attorney's Office, public defender, legal aid.

The class enrollment included students from the tenth, eleventh and twelfth grades at Santa Barbara High School and La Cuesta Continuation School. Boys and girls representing an ethnic mixture made up the classes. Also included in the classes were several students with learning difficulties. The La Cuesta students did not complete the course, giving lack of transportation as the reason.

DIVISION OF SECONDARY EDUCATION
COURSE DESCRIPTION

TITLE: MAKING IT ON YOUR OWN

SCHOOL DISTRICT - Pilot project: Santa Barbara High School

DEPARTMENT Home Economics

GRADE LEVEL 10,11,12

PREREQUISITES none

COURSE LENGTH 1 semester — 1 or 2 periods per day, 5 or 10 units variable credit

CREDIT 5 units or 10 units

BRIEF DESCRIPTION OF COURSE

The course is designed to prepare both male and female students for life on their own. Students will learn the practical aspects of rent, utilities, food, clothing, furnishings, transportation, recreation, repairs and maintenance of the home, insurance, purchases, credit, personal banking, consumer recourse. This class will be conducted off campus. Students may enroll in the course for either 5 or 10 units of credit.

AREAS OF EMPHASIS AND TIME ALLOTMENT

Community Services - 2 weeks
Consumer Education - 6 weeks
Relationships and Decision-making - 2 weeks
Home Management - 8 weeks

BASIC TEXTS

None

SUPPLEMENTARY TEXTS

None - Use of government pamphlets, films, filmstrips and the community.

PERFORMANCE OBJECTIVES

The student will be better prepared:

1. To make decisions in areas of finance and to demonstrate money management skills by completing a budget and bank project.

2. To examine the important aspects in selecting and buying transportation.

3. To examine the important aspect of housing: selecting, maintaining and living.

PERFORMANCE OBJECTIVES (Cont.)

4. To make decisions in time management by developing and completing individual and household tasks.

5. To identify the available community services, governmental agencies which will affect their quality of life.

6. To analyze the basic human needs and concepts of verbal and non-verbal communication by interaction with the community and other classmembers.

STUDENT PROGRESS CARD

NAME _____ GRADE _____

32)	1. _____	6)	11. _____	4)	21. _____
*4)	2. _____	4)	12. _____	10)	22. _____
*8)	3. _____	2)	13. _____	8)	23. _____
*2)	4. _____	2)	14. _____	8)	24. _____
6)	5. _____	4)	15. _____	4)	25. _____
4)	6. _____	4)	16. _____	4)	26. _____
6)	7. _____	6)	17. _____	8)	27. _____
3)	8. _____	8)	18. _____	2)	28. _____
4)	9. _____	6)	19. _____	4-10)	29. _____
4)	10. _____	4)	20. _____	2)	30. _____

OBJECTIVES 1-23 ARE REQUIRED. GRADES WILL THEN BE DETERMINED BY THE FOLLOWING SCALE:

125+	A
124-112	B
111-102	C
101-87	D

TOTAL POINTS AT QUARTER _____

TOTAL POINTS AT SEMESTER _____

SEMESTER GRADE A B C D F

SEMESTER ABSENCES _____

* Objectives will be completed before any other objectives are begun.

SIGN OUT SHEET

_____
(Day Date)

_____
(Name PLEASE PRINT)

_____
(Destination)

for objective number _____

_____
(Signature)

(PRE & POST TEST)

WHAT DO YOU DO?

DIRECTIONS: Please sign your name. This is not a test. You will not be graded on your replies. Read each question carefully; then check the box that you believe answers the question correctly in terms of your own consumer behavior.

Yes	No	Occasionally	
			1. Do you plan purchases before shopping?
			2. Do you follow some type of spending plan?
			3. Do you ever give serious thought to values and goals—to what is truly important to you and what you hope to achieve and obtain?
			4. Do you ever write down goals for spending?
			5. Do you normally compare prices and quality of goods and services in several places before buying, particularly when buying major purchases?
			6. Do you consider how your consumer decisions affect the supply and demand for specific goods and services?
			7. Do you inspect goods carefully before buying?
			8. Do you ask questions and—when appropriate—get written guarantees on goods and services before buying?
			9. Do you consider how an item will be used when deciding what quality to buy?
			10. Do you know which features are—and are not—important to you in different products?
			11. Do you read labels and hangtags before buying?
			12. Do you keep labels and hangtags handy after buying for information on use and care?
			13. Do you follow directions for use and care of products?
			14. Do you decide approximately what you can pay for a specific item before shopping?
			15. Do you know where, when and how to call for necessary servicing and repair of the products you buy?
			16. Do you gather reliable information on goods and services to help you decide what and when to buy?
			17. Do you make an effort to get along with salespeople?
			18. Do you make necessary returns and exchanges promptly?

Yes	No	Occasionally	
			19. Do you check a store's policy on returns and exchanges before you buy?
			20. Do you make a conscious effort to separate information from persuasion in advertising?
			21. Do you keep up with new developments in products, services, selling methods, etc.?
			22. Do you keep up with consumer interests, activities and legislation?
			23. Do you find out how much you will pay before you use credit?
			24. Do you know the responsibilities involved in using credit?
			25. Do you read contracts carefully before signing?
			26. Do you complain effectively and constructively when necessary?
			27. Do you know how to file a tax return?
			28. Do you know where to find information on goods and services before you buy?
			29. Do you have any type of savings program?
			30. Do you normally balance your income and your spending?
			31. Do you cooperate with your family in managing family income?
			32. Do you know what government agencies and private organizations aid consumers?
			33. Do you postpone purchases until sale prices are in effect whenever possible?
			34. Do you know how utility bills are computed for a home? (Gas, electricity, water, telephone, etc.)
			35. Do you know the legal responsibilities of automobile owners and drivers?
			36. Do you know the approximate cost of items you buy frequently?

MAKING IT ON YOUR OWN

POSSIBLE POINTS		OBJECTIVES
32	1.	Each student will spend at least 16 hours (5 units) or 32 hours (10 units) in the residence.
4	*2.	Each student will simulate the process of getting a job.
8	*3.	Each group will develop a budget for the residence.
2	*4.	Each student will investigate the location of services and agencies in the community.
6	5.	Each student will simulate the selecting and buying of transportation.
4	6.	Each student will investigate the process of renting an apartment or home.
6	7.	Each student will develop a plan for finding and paying for housing (house, condo, mobile) to meet their personal needs.
3	8.	Each student will simulate the buying of a list of items in three different stores.
4	9.	Each student will work out a balanced diet for himself for one week at the lowest possible cost.
4	10.	Each student will select from a list of alternate choices a governmental organization to observe at least two meetings (minimum 4 hours).
6	11.	Each student will do a comparative evaluation of advertising (TV, radio or print).
4	12.	Each student will investigate the cost of three similar repair services in the community.
2	13.	Each student will spend 2 hours observing Small Claims Court proceedings.
2	14.	Each student will investigate the functions of the Consumer/ Business Law Section, District Attorneys Office.
4	15.	Each student will locate five recreational activities in the community which have no cost to the participants.
4	16.	Each student will investigate the health services available to them in the community.
6	17.	Each student will simulate the purchase of an item using credit.
8	18.	Each student will investigate unemployment, disability and death benefits available to them.
6	19.	Each student will complete a bank project.

4 20. Each student will investigate his credit rating and determine what rights they have.

4 21. Each student will compare the services of the Public Defender and Legal Aid.

10 22. Each student will do 10 hours of volunteer work to be selected from list of alternate choices.

8 23. Each student may simulate the process of preparing their income tax return.

8 24. Each student may simulate all legal and other preparational planning required to get married.

4 25. Each student may tour a mortuary and do a report on the cost of dying.

4 26. Each student may investigate how one would qualify for food stamps and how they may be used.

8 27. Each student may do a creative project in any media relating to the class.

2 28. Each student may attend one political meeting in the community.

4-10 29. Each student may contract with the teacher to investigate or participate in an area of their concern.

2 30. Each student may apply for a Social Security card.

Grade Scale:

125+	A
124 - 112	B
111 - 102	C
101 - 87	D

* Objectives will be completed before any other objectives are begun.

Name _____ Date started _____ Date turned in _____

Possible points 10 units or 5 units Points earned _____

Objective #1

Each student will spend at least 16 hours (5 units) or 32 hours (10 units) in the residence.

Rationale: Independence assumes that a person can manage the inside of the household as well as meeting all of the challenges which come from outside the home.

I. Each group of 4-5 students will spend four sessions, Tuesday through Friday, in the residence. Schedule to be arranged with the teacher.

II. Required activities in the residence:

a. Plan, prepare and serve at least one meal per session, each meal based on a different income level.

4 points (5 units)
8 points (10 units)

Thrifty = 60¢/person
Low = 70¢/person
Moderate = 90¢/person
Liberal = $1.00/person

One meal must be meatless but include sufficent protein.

b. Compare prices of food items - Worksheet in file.

2 points (5 units)
4 points (10 units)

c. Demonstrate ability to keep the residence clean.

4 points (5 units)
8 points (10 units)

1. Kitchen - refrigerator
   range top
   oven
   floor
2. Bathroom - toilet
   sink
3. Library - Livingroom
   carpet
   furniture
   windows

III. Special project

a. Decide as a group what type of special project you want to work on related to the management of the residence.

b. Complete "Special Project Contract" form, have approved by teacher.

III. Special Project (Cont.)

c. Suggested projects:

1. Meal planning on low income
2. Redecorating room - paint, paper, etc. - may be your own room at home or other.
3. Making low cost accessories for a room.
4. Compare food products homemade vs mixes.
5. Make a list of items needed to set up a household and figure the cost.

SPECIAL PROJECT CONTRACT

Name _____ Date _____

Date started _____ Date complete _____

The Goal I want to accomplish is . . .

The Steps I will take to reach that goal are . . .

The Proof that I have reached my goal will be . . .

I would like to make this comment . . .

What is a Goal?

One of the most important problems to be solved when selecting individualized experiences is the setting of your goals. Goals are those things which you hope to accomplish by doing a certian thing, and your reasons for choosing each goal. A goal should be for improvement of skills, attitudes, feelings, thoughts, and actions. The following suggestions should help you see how goals are started.

1. What is a goal? It is a plan of "specific" things to work for. It is an aim which you set for yourself.

2. Worthy goals are those which:

....are interesting

....can be achieved with available facilities

....are neither too simple nor too difficult

....contribute to making you well-rounded and to meeting your needs

....are specific enough to be checked for progress and growth

....are broad enough to offer opportunities for growth and development

....can be attained in the period of chosen time

3. State goals simply and positively, such as:

...to make best use of my good features and minimize my poor ones

...to be a more cooperative family member

...to appear my best at all times

...to improve my living enviroment

Name _____ Date started _____ Date turned in _____

Possible points 2 (5 units) 4 (10 units) Points earned _____

Objective #1b

Each group will compare the prices of the following grocery items at three different stores. One must be a privately owned store such as Aiello's, G & M, or Santa Cruz Market. 5 units do only * items.

Store #1 _____
Name Address

Store #2 _____
Name Address

Store #3 _____
Name Address

ITEM	Store #1 Price	Store #2 Price	Store #3 Price
*Jello (3 oz.)			
Jello (6 oz.)			
*Hunts Tomato Sauce (8 oz.)			
Morehouse Mustard (3 oz.)			
*French's Mustard (3 oz.)			
*Sunmaid Raisins (15 oz.)			
Sunmaid Raisins (11 oz.)			
*Kellogg Cornflakes (18 oz.)			
*Kellogg Frosted Flakes (20 oz.)			
*Skippy Creamy Peanutbutter (18 oz.)			
Skippy Creamy Peanutbutter (28 oz.)			
*Roman Meal Bread (16 oz.)			
Kraft Miracle Whip (32 oz.)			
*S & W Green Beans (16 oz.)			
*Crisco (16 oz.)			
Crisco (32 oz.)			
*Mazola Oil (24 oz.)			
Hunts Catsup (14 oz.)			
*Starkist White Tuna (7 oz.)			
Rosarita Refried Beans (17 oz.)			
Van Camp's Pork & Beans (16 oz.)			
*Minute Maid Frozen Consentrate Orange Juice (6 oz.)			
Mintue Maid Frozen Consentrate Orange Juice (12 oz.)			
Tang (27 oz.)			
*C & H Sugar (White, 5 lbs.)			
Alber's Yellow Corn Meal (40 oz.)			
Uncle Ben's Converted Rice (48 oz.)			
*Carnation Instant Nonfat Dry Milk (makes 10 quarts)			
Carnation Instant Nonfat Dry Milk (makes 14 quarts)			
*Imperial Margarine (1 lb.)			
Imperial Soft Margarine (1 lb.)			

Objective #1b (Cont.)

ITEM	Store #1 Price	Store #2 Price	Store #3 Price
*Morton's Iodized Salt (26 oz.)			
Campbell's Tomato Soup (10 3/4 oz.)			
*Frito Brand Corn Chips (12 oz.)			
Hershey's Chocolate Syrup (16 oz.)			
Realemon Reconstituted Lemon Juice (8 oz.)			

1. Which grocery store would you recommend to buy family groceries?

   Why?

2. What other factors should be considered when choosing a grocery store?

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #2

Each student will simulate the process of getting a job.

Rationale: To be able to manage a person's finances it is assumed that the person has a job. Finding and getting a job is often frustrating. There are community agencies available to assist a person in this area.

I. Complete "Looking for a Job?" form.

II. Visit both Employment Development Department (EDD) and Youth Employment Services (YES).
   1. What services does each provide?
   2. Who can use the services of each?
   3. What was your reaction to each?
   4. With the skills you have, how much could you expect to be paid for a full time job right now?

III. Do a mock interview for a job of your choice with another member of the class acting as the interviewer.
   1. View filmstrip "Preparing for an Interview".
   2. Do interview.

Name _____ Date started _____ Date turned in _____

Possible points 8 Points earned _____

Objective #3

Each group will develop a budget for the residence. (Turn in assigned papers individually).

Rationale: Most consumers have a fixed income and will therefore need to apportion their funds in order to meet their needs and acheive their goals.

I. Complete Attitude Questionaire on Family Spending.

II. Based on Objective #2, determine the income possible for two adults working fulltime. Develop a spending plan for the residence based on this income. Use the attached form.

Name_____ Mod_____

ATTITUDE QUESTIONAIRE on Family Spending

Directions: Place an "A" before those items you think absolutely essential; a "B" before those that you think are important but not essential; a "C" before those you think could be eliminated for the sake of economy.

1. _____ an owned home.
2. _____ a thoroughbred dog.
3. _____ a pet (any dog or cat or other)
4. _____ meat once a day
5. _____ money saved for the future
6. _____ college education for the children
7. _____ fresh fruit in season
8. _____ going out to eat in restaurants fairly often
9. _____ eating at restaurants on very special occasions
10. _____ an electric dishwasher
11. _____ corsage from a florist for parties
12. _____ a radio
13. _____ two or more radios
14. _____ television set or sets
15. _____ household help
16. _____ subscriptions to at least one magazine
17. _____ subscriptions to at least four magazines
18. _____ living in a good section of town
19. _____ wall-to-wall carpet
20. _____ new books purchased at least three or four times a year
21. _____ records and record player
22. _____ tape=deck, stereo
23. _____ commercialized recreation, such as movies, theater, etc.
24. _____ music lessons for the children
25. _____ concert tickets
26. _____ travel
27. _____ a moderately priced car for transportation
28. _____ a high-priced car, good-looking as well as good for transportation
29. _____ two or more cars for the family
30. _____ family vacations, such as camping trips
31. _____ new clothes each season
32. _____ a part of the budget set aside for gifts to others
33. _____ a part of the budget set aside for entertaining
34. _____ a part of the budget set aside for gifts to church or charity

Names of persons in discussion group

Agreed on items numbered

Disagreed on items numbered

Comments:

GROSS INCOME_____

Deductions;

FICA = 6% .06 x _____(GROSS) = _____

SDI = 1% .01 x _____(GROSS) = _____

FEDERAL INCOME TAX = 20% .20 x _____(GROSS) = _____

STATE INCOME TAX = 5% .05 x _____(GROSS) = _____

TOTAL = _____

GROSS INCOME = _____

DEDUCTIONS = _____

NET INCOME = _____

FIXED EXPENSES:

FOOD _____

HOUSING

RENT _____

UTILITIES _____

WATER _____

PHONE _____

TRANSPORTATION

GAS, OIL _____

MAJOR REPAIRS _____

CAR PAYMENTS _____

TOTAL OF FIXED EXPENSES

_____

FIXED _____

FLEXIBLE _____

TOTAL _____

FLEXIBLE EXPENSES:

CLOTHING _____

MEDICAL _____

DENTAL _____

ENTERTAINMENT _____

FURNISHINGS _____

SAVINGS _____

POCKET $ _____

GIFTS

X-MAS _____

BIRTHDAY _____

INSURANCE

CAR _____

EMERGENCY FUND _____

TOTAL OF FLEXIBLE EXPENSES

_____

NET INCOME _____

EXPENSES _____

TOTAL _____

L.A. County Consumer & Home Economics
SOS Workshop
Artesia High School

Name _____ Date started _____ Date turned in _____

Possible points 2 Points earned _____

Objective #4

Each student will investigate the location of services in the community.

Rationale: A knowledge of the city and the surrounding community in which a person lives is essential for him to participate fully and effectively in the market place in order to obtain maximum benefits and resources.

I. Obtain a map of Santa Barbara and vicinity from a gas station, the Chamber of Commerce, a realty office or the Automobile Club.

II. Complete the map assignment.

Directions: Complete addresses and telephone numbers for the places listed below and identify the places by marking their corresponding numbers on your map. Keep your map.

1. Your home
2. The residence
3. Your church or close church. Give name and address.
4. Santa Barbara High School
5. Employment Development Department
6. Youth Employment Service
7. City library
8. Court House
9. Department of Motor Vehicles
10. Santa Barbara City College
11. Adult Education
12. Southern California Gas Company
13. Southern California Edison Company
14. General Telephone Company
15. Social Security Office
16. Browning-Ferris Industries (garbage collectors)
17. City Hall
18. Santa Barbara Historical Society Museum
19. Santa Barbara Museum of Art
20. Santa Barbara Museum of Natural History
21. Santa Barbara Recreation Center
22. Veterans Administration
23. Credit Bureau of Santa Barbara
24. Legal Aid Foundation
25. Internal Revenue Service
26. Santa Barbara County Welfare Department
27. Santa Barbara Chamber of Commerce
28. Cottage Hospital
29. Santa Barbara General Hospital
30. St. Francis Hospital
31. Franklin Clinic
32. Freedom Community Clinic
33. Westside Neighborhood Medical Clinic
34. County Park closest to your home, name and address
35. City Park closest to your home, name and address

Name _____ Date started _____ Date turned in_____

Possible points 6 Points earned _____

Objective #5

Each student will simulate the selecting and buying of transportation.

Rationale: Transportation can be by car, motorcycle, bicycle or public transportation (MTD buses). A person needs to understand him/herself in order to chose the type of transportation which best suits him/her.

I. Investigate the advantages and disadvantages of each type of transportation: car, motorcycle, bicycle, public transportation, other. Consider cost of operation, initial cost, credit charges if you get a loan, your needs, etc.
   a. Complete attached Transportation: Advantages-Disadvantages
   b. Decide which type of transportation is best for you.

II. Choose the guidesheet for selecting either:
   a. Used Car
   b. New Motorcycle
   c. Used Motorcycle
   d. Bicycle

   Complete research

III. What insurance is needed for your transportation?

   How much will it cost?

Transportation Advantages and Disadvantages

Investigate the cost, purchase price, insurance, maintenance, operating, of each type of transportation as well as the conveniences and problems.

	Advantages	Disadvantages
Car		
Motorcycle		
Bicycle		
Public Transportation		

Which is best for you?

GUIDE SHEET FOR BUYING A USED CAR

PERSONAL ASSESSMENT

MAKE OF CAR DESIRED: _____

TYPE OF CAR NEEDED: _____

SIZE OF CAR NEEDED: _____

MAXIMUM PRICE: _____

FINANCIAL PLAN (cash, down payment, etc.) _____

DEALERS TO VISIT (may include private parties)

1. _____ (address)
2. _____ (address)
3. _____ (address)

COMPARING USED CARS

FEATURES TO CONSIDER ++ GOOD; + FAIR; 0 POOR

	DEALER #1	DEALER #2	DEALER #3
INSIDE Record mileage			
Brake pedals (not unduly worn)			
Floor mat on driver's side (little wear, not replaced)			
Upholstery (check at seams, not splitting or dry)			
Springs (no lumps, hollows, not weak)			
Gauges and electrical equipment working			
OUTSIDE Doors & windows (open and close as though they fit)			
Windshield (free from sandpitting)			

	DEALER #1	DEALER #2	DEALER #3
Paint (original paint not rippled			
Wheels aligned			
Lack of rust & corrosion (radiator, joints, underside of hood, exhaust)			
Tires (not worn unevenly or new)			
Shocks (push down on fender--no bounce)			
OPERATION Engine picks up smoothly			
Clutch does not grab			
Brakes don't feel spongy and car stops in straight line when braked			
Steering smooth when cornering			
Exhaust free from smoke when accelerating			
Sound free from noise or squeaks			
GUARANTEES OR WARRANTIES New car guarantee (any remaining)			
Dealer's guarantee			

EVALUATION

On the basis of the data collected, what is your final choice of used car?

Why did you come to this conclusion?

NEW MOTORCYCLE

Analyze a new motorcycle by recording your observation below.

Accessories: (Check those included. These are mainly for the street)

- headlights - turn signal - stop light - horn - mirror - noise silencer - side reflectors

Expansion Chamber should be tight on dirt bike.

_____yes _____No

Tires: Street and dirt bikes

Bikes sued only for street should not have universal knobbies.
Yes _____ No_____

Dirt bikes should have knobbies or universal but should be one size bigger on most bikes. Yes_____ No_____

Clutch Lever - dirt and street bikes.

Check to see if it is hard to pull. If it is, it will be hard to shift fast.

_____Hard _____Easy

_____Cost_____

Warranty or Guarantee_____

Financing terms_____

Based on your check list answer the question: Would you buy this bike? Why or why not?

Used Motorcycle

Analyze a used motorcycle by recording your observation below

	Excellent	Fair	Poor	Comments
Mileage: Check speedometer for mileage, if it has one. If the dirt bike has 3,000 miles or more problems may occur				
Parts: Check handlebars, forkes, rims and spokes, chian sprockets, frame and swing arm to see if they are bent. If so, the bike has been ridden hard or has been in a crash.				
Tires: Check to see if they are worn and need to be replaced. Tires cost for $15.00 to $35.00 or more.				
Leakage: Check underneath motor for oil drip and on pavement. Look around carburator for moisture. Stick finger in moisture and check for gas smell.				

WORKSHEET #1 - Choosing a Bike

Compare two to three bikes by going to stores to get comparisons or use "Buying Guides" to complete the information below.

	Bike #1	Bike #2	Bike #3
1. Name			
2. Cost			
3. Type - Touring, Racing, utility			
4. Weight			
5. Size for you (good, fair, poor)			
6. Seat (comfort for you, good, fair, poor)			
7. Type of brakes			
8. Toe clips (yes, no)			
9. Type of frame			
10. Derailers			
11. Brakes (try for efficiency)			
12. Where are parts available?			
13. Describe warranty or guaranty			

Answer the question: Which bike would you choose?

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #6

Each student will investigate the process of renting an apartment or house.

Rationale: Decisions on where to live involve more than just financial considerations.

I. Problem: You need a place to live. Renting seems to be the the best for you. Where will you live?

II. Suggested resources:
   a. How to Live Cheap But Good, Chapter 1, "Home is where you find it", pg. 2-24.
   b. Newspaper ads
   c. Legal Aid - tenants' rights

III. What did you choose?

What resources did you use to help you make your decision?

What are your legal rights as a tenant?

What are your responsibilities as a tenant?

Name _____ Date started _____ Date turned in _____

Possible points 6 Points earned _____

Objective #7

Each student will develop a plan for finding and paying for housing (House, condominium, mobile home) to meet their personal needs.

Rationale: Roughly two out of three American families own their own homes. Buying their own home puts homeowners into the third largest class of debtors in the country. Only the national debt and the total corporate debt exceed mortage debt on one-to -four family homes.

I. Problem:
   a. What will you buy?
   b. How will you find it?
   c. How will you finance for it?
   d. What requirements will there be for insurance?

II. Suggested resources:
   a. Library - Changing Times, Consumer Reports (Oct., 1972
   b. Real estate agency (Jan., 1973
   c. Newspaper (Feb., 1973
   d. Bank or Savings and Loan
   f. Savvy Shopper, "Your Home", Pg. 60-74.

III. Describe your plan, Include:
   a. What you will buy and why
   b. The resources used
   c. Financing information
   d. Insurance needs

Name _____ Date started _____ Date turned in _____

Possible points 3 Points earned _____

Objective #8

Each student will simulate the buying of a list of items in three different stores.

Rationale: Prices on the same item can vary greatly from one store to another. Comparison shopping will help you to determine which stores have consistantly reasonable prices. It will also give you information to base your eventual decision.

I. Problem: You need to find the "best" buy on one of the following items or one of your choice, with teacher permission. Which store will you be able to get the most for your money?

Suggested items(select one):
- a. Stereo
- b. Clothing item
- c. Hair blower
- d. Kitchen appliance
- e. Records or tapes
- f. Furniture
- g. Room accessories

II. Possible resources:
- a. Consumer Report Magazines - Library
- b. Savvy Shopper, Chapter One, pg. 1-10.
- c. Filmstrip - "Umpteen Ways People Shop".

III. Complete Chart: What are you buying? _____

	Price	Guaranteed by store?	Can you return item?	Other Services: delivery, charge accounts, etc.
Chain store				
Discount store				
Other store				

Which is the "best" buy? 37 Why?

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #9

Each student will work out a balanced diet for themself for one week at the lowest possible cost (thrifty plan: female 12-19- $9.50/week, male 12-19 - $10.60/week, low cost plan: female 12-19 - $12.20/week, male 12-19 - $13.60/week).

Rationale: Planning is necessary to keep the amount of money you spend on food to a minimum without sacrificing nutrition.

I. Problem: You are on a very limited budget; What will you plan to eat for one week?

II. Resources:

a. Resource file: Meal Planning
b. Food Selection Chart - attached
c. Figuring Cost per Serving - attached
d. Cookbooks
e. Newspaper food advertisements
f. Savvy Shopper, Chapter 3, pg. 42-59
g. How to Live Cheap But Good, "Thought for Food", pg. 112-208.

III. What will you serve for one week?

How much will it cost?

What did you use to figure the cost?

Food Selection

DIRECTIONS:
Complete the left-hand side below by writing in a balanced selection of foods for an adult for one day. Use the columns on the right side and the blanks at the bottom to make sure that you have included at least the minimum number of servings from each food group.

	Number of Servings				
	MILK GROUP	MEAT GROUP	VEG.-FRUIT GROUP	BREAD-CEREAL GROUP	OTHER FOODS (check)
MORNING					
AFTERNOON					
EVENING					

Total servings for day: _____ _____ _____ _____

Minimum number of servings: _____ _____ _____ _____

Have you planned at least as many servings for each food group as the minimum number recommended? If not, include more foods until your total number of servings for each food group is equal to or more than the minimum number of servings.

Figuring Cost per Serving

DIRECTIONS:
In this exercise you will figure the approximate cost per serving for different foods. You will need to use the "Servings Per Market Unit" chart and the "Cost Per Serving" table.

Here is how to figure the approximate cost per serving for a food:

1. Find the food in the "Servings Per Market Unit" chart. Find the number of servings for the given market size.
2. Look at the "Cost Per Serving" table. At the top of the table, find the number of servings. At the left side of the table, find the cost of the food. Read where the "Number of Servings" column meets the "Cost" row to find the approximate cost per serving.

Complete Items 1-4 below by filling in the number of servings for the market size and the approximate cost per serving.

	Number of Individual Servings	Approximate Cost per Serving
Example: 1 dozen eggs, 77¢	6	13¢
1. Apples, 45¢ per pound		
2. 1 pound of hot dogs, $1.09		
3. Boneless fish, $1.09 lb.		
4. 1 pound loaf of bread, 34¢		

STOP! Use your answer booklet to correct items 1-4 before going on.

Now complete the items below. Use the same procedures as before, but do not write down the number of servings.

	Approximate Cost per Serving
5. 1 qt. of fluid milk, 37¢	
6. 16-oz. can of corn, 33¢	
7. Center cut pork chops, $1.89 lb.	
8. 8-qt. box of instant nonfat dry milk, $1.65	
9. 8 hamburger buns, 45¢	
10. Whole turkey, 79¢ lb.	

Now use your answer booklet to correct this page.

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #10

Each student will select from a list of alternate choices a governmental organization to observe at least two meetings (minimum 4 hours).

Rationale: Decisions made by local government have a direct effect on a persons everyday life. An ordinary citizen may make his wishes known by attending the meetings and speaking out or writing letters.

I. Choose either a city or county commission or board to attend. Go to at least two meetings, no less than 4 hours total.

   a. City Commissions and Board list in Resource File - "Community Resources"
   b. County list available to see at the Clerk of the Board office, Room 407, County Administrative Building.

II. a. Why did you choose the meeting?

   b. What was the main item of business?

   c. Did you actively participate? How?

   d. Did you agree or disagree with the Commission of the action taken? How?

Name _____ Date started _____ Date turned in _____

Possible points 6 Points earned _____

Objective #11

Each student will do a comparative evaluation of advertising (television, radio, or print).

Rationale: Advertising is a two-headed animal. One works to overcome sales resistance and make a person buy the product or service advertized. The other introduces new products or provides a public service such as Smokey the Bear. In 1970 close to $4,000,000,000 was spent on radio and TV ads. If that much money is spent by companies to advertize their products they must feel it does some good and increases sales.

I. Select three ads for similar products or services. Example: Laundry detergents, or cars, or eye makeup, or toilet paper, or peanut butter. Analyze each one on the following form:

	Product Advertized Radio/TV/Print	Product Advertized Radio/TV/Print	Product Advertized Radio/TV/Print
1. What appeals to you in ad?			
2. What attracts your attention			
3. What techniques were used to interest you, impress you, convince you, flatter you?			
4. What facts were given?			
5. What claims were made?			
6. What is the purpose of the ad?			
7. Which has the most Information?			

II. Suggested resources:
   a. Hidden Persuaders, Vance Pakard, Library
   b. The Permissible Lie, Samm Sinclair Baker, Library
   c. Resource file - Advertising

III. How can you resist any ads?

Do you think advertising is good or bad? Why?

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #12

Each student will investigate the cost of three similar repair services in the community.

Rationale: Shopping for repair services is as important as originally shopping for the item which needs repairing. The consumer needs to be aware of the laws for his protection.

I. Problem: You have an item which needs to be repaired. Choose an item of your own or check with the teacher for suggestions. Where will you go?

What information do you need before the item is repaired?

What recourse do you have if the item is not repaired satisfactorily?

II. Suggested resources:
   a. Savvy Shopper: Repairs listed in indes
   b. How to Live Cheap But Good: Repairs listed in index
   c. Resource file: "Repairs"or "Recourse"
   d. Newspaper, Classified Advertising, Services Offered
   e. Yellow Pages

III. What needed repairs?

Which store or shops did you go to?

What information did you need before the repairs were started?

Who would you contact if the repairs did not satisfy you?

What action would you take?

Name _____ Date started _____ Date turned in _____

Possible points 2 Points earned _____

Objective #13

Each student will spend 2 hours observing Small Claims Court proceeding.

Rationale: The Small Claims Court provides an avenue of redress by making it easy and inexpensive for you to sue anyone who owes you money, without the use of a lawer. However, if you lose the case, you cannot appeal the decision in a higher court.

I. Attend at least two hours of Small Claims Court proceedings.

II. Suggested resources:
   a. Resource file - Small Claims

III. How do you file a Small Claims Court action?

How is the person being sued notified?

Outline the cases you observed. Did you agree with the judgements? Why?

Name _____ Date started _____ Date turned in _____

Possible points 2 Points earned _____

Objective #14

Each student will investigate the function of the Consumer/ Business Law Section, District Attorneys Office.

Rationale: The District Attorneys' Office can only protect the consumer from fraud if the consumer is aware of the services and takes advantage of them.

I. Visit the Consumer/Business Law Section, District Attorneys Office.

a. Who can receive assistance from them?

b. What type of assistance?

c. How could you file a complaint?

II. Attach a complaint form to report when turning in.

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #15

Each student will locate five recreational activities in the community which have no cost to the participant.

Rationale: There are recreational activities planned for all ages which cost the individual nothing.

I. List five or more types of activities which cost nothing.

Activity	Sponsered by	Supported by	Location	Special Information Age group, Limitations

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #16

Each student will investigate the health services available to them in the community.

Rationale: No one should go without health care because of lack of money. There are free and low-cost health services available in the community for families who cannot afford private medical or dental care.

Problem: Where would you go for each of the following problems?

	Agency	Who is eligible?	Where located?
. Broken Arm			
. Dental work			
. TB check			
. Well Baby Clinic			
. VD			
. Family Planning			
. Cancer			
. Mental Health			
. Pregnancy			
. Physical Therapy			
. Nursing care-at home			
. General Medical			

Name _____ Date started _____ Date turned in _____

Possible points __6__ Points earned _____

Objective #17

Each student will simulate the purchase of an item using credit.

Rationale: Credit, properly used, is a tool to help reach economic goals. People daily sign contracts, often without reading or understanding what they are signing. A knowledge of how money and credit work will enable the consumer to avoid the pitfalls which come with misuse.

I. Problem:
Decide on an item you would consider buying for yourself which you would have to purchase on credit. Check at least two separate credit sources (bank, small loan company, store charge account, credit card, etc.) How much will it cost from each source?

II. Suggested resources:
a. Resource file - "Credit, Borrowning Money"
b. Filmstrip - "Creidt: A Consumer Resource"
c. Films - "In the Box"
"Read Before You Write"
d. Banker, Savings and Loan person, Credit Manager of a store, Small Loan Company person, Pawnbroker, Credit Union person.

III. a. Collect credit application forms from 2 sources.

b. What item do you want to buy on credit?

c. What would the finance charges be on the item you want to buy from each source?

d. What is the interest rate to finance the item from each source?

e. How does the Truth in Lending law protect the consumer?

f. Which credit source would you use? Why?

Name _____ Date started _____ Date turned in _____

Possible points 8 Points earned _____

Objective #18

Each student will investigate unemployment, disability and death benefits available to them.

Rationale: It seems as though large amounts are taken from a paycheck. Some of these deductions are done to protect the wage earner.

I. Problem:

a. You have just been laid off your job which you had full time for 18 months. What unemployment benefits are you eligible for?

b. You have been hurt on your job. What disability are you eligible for?

c. If you were married and your spouse died, what survivors benefits would you get?

II. Suggested resources:

a. Resource file - Unemployment, Disability, Death Benefits

b. Employment Development Department (EDD)

c. Social Security

III. a. What unemployment benefits are you eligible for?

Where do you go to get them?

b. What disability benefits are you eligible for?

Where do you go to get them?

What do you do to get them?

c. What survivor's (death) benefits are you eligible for?

Where do you go to get them?

What do you do to get them?

Name _____ Date started _____ Date turned in _____

Possible points 6 Points earned _____

Objective #19

Each student will complete a bank project.

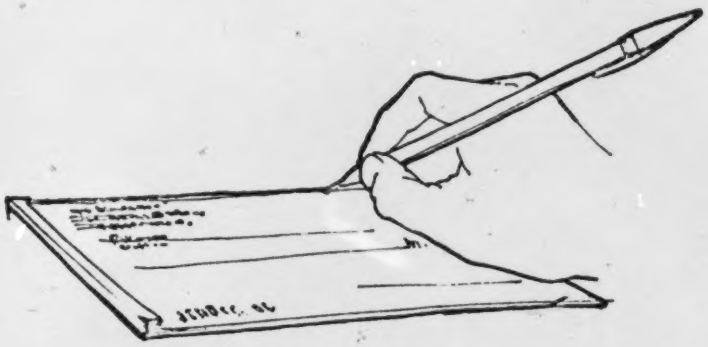
Rationale: Our economy is currently based on the broad use of checks for payments of all types. Approximately 20 billion checks are handled each year by banks in the United States. An understanding of how a checking account should be handled is important to financial services.

I. Complete "Checking Account" packet.

II. What other services does a bank provide?

INSTRUCTIONAL MINI PACKET
CONSUMER EDUCATION

CHECKING ACCOUNTS



1. ENDORSING A CHECK

To endorse a check, you must sign your name on the back.

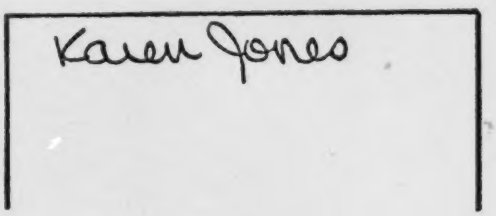
This makes the check immediately payable; therefore, you should wait until you are ready to act before endorsing.

Endorsements should be written in ink in exactly the same way the name appears on the face of the check. For example, if your name is spelled incorrectly, first endorse the check as it is written, and then, below the incorrect spelling, endorse it again with the correct spelling.

There are three types of endorsements:

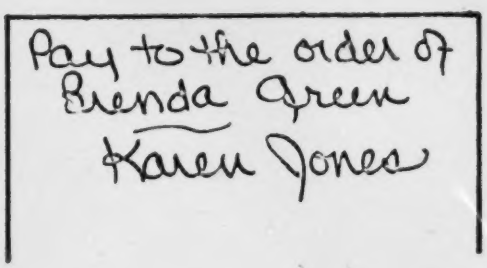
a. Blank endorsement.

This endorsement makes the check payable to any holder and may always be used. Other endorsements are sometimes better.



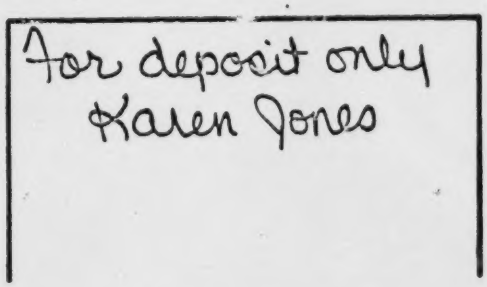
b. Full or special endorsement.

This endorsement transfers the check to a specific party and only they may cash it. If the check is lost, no one but the specified individual may cash it, thus protecting the writer.



c. Restrictive endorsement.

This type of endorsement limits the use of the check. When banking by mail, this endorsement assures that only that purpose may be filled by that check, thus restricting it for a specific purpose.



2. OPENING A CHECKING ACCOUNT

Gather brochures from different neighborhood banks regarding checking account types and costs.

Discuss the following:

a. Single account or joint account?

Single account - one signature only.
Joint account - either signature of two people, such as husband and wife.

b. Service charges?

A charge against your account by the bank which pays them for the transaction on your account.

c. What is a signature card?

A signature card is filled out to open a checking account. It must be signed exactly the way you will sign your checks. This gives the bank a record to check your signature against.

Fill in the signature card below using your own name.

_____ No. _____
(Type or print name of depositor here)

The undersigned depositor agrees with _____ that this account is to be carried by said bank as a COMMERCIAL / SAVINGS account and all funds which the undersigned depositor has or may have on deposit therein with said bank shall be governed by its By-Laws, all future amendments thereof, all regulations passed or hereafter to be passed by its Board of Directors pursuant to said By-Laws and by all rules and practices of said bank relating thereto including interest, service charges, etc.

Sign Here ⇨ Mr. / Miss / Mrs. _____

Address _____ Telephone _____

Business or Occupation _____ Birthplace _____

Father's Name _____ Mother's Maiden Name _____

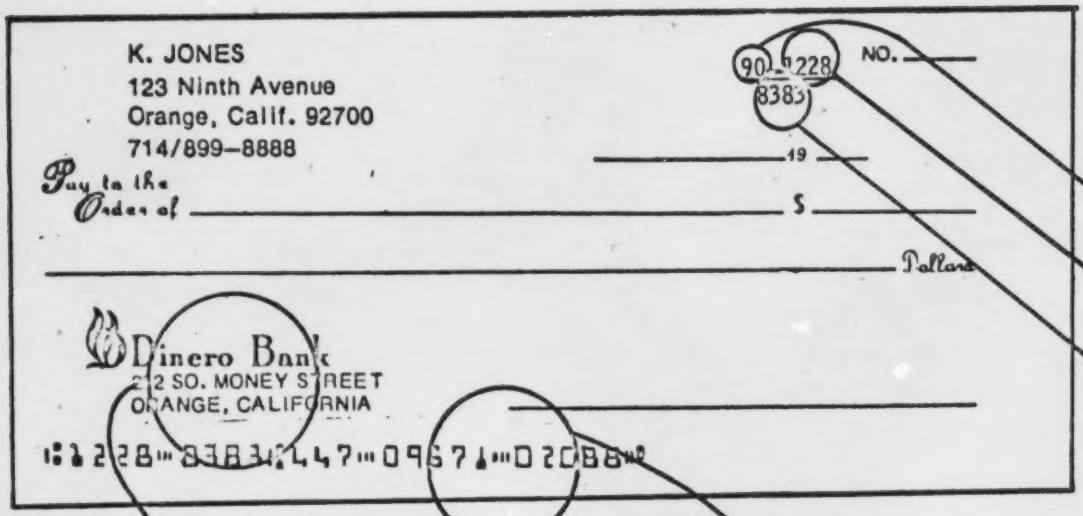
Introduced by _____ Bank Reference _____

Opened by _____ Date _____ Amount _____

Account Closed _____ Average Bal. $ _____ Reason _____

INDIVIDUAL OR INDIVIDUAL TRUSTEE

3. PARTS OF A CHECK BLANK



4. REGISTER, DEPOSIT SLIPS, AND WRITING A CHECK

a. Register:

Check No.	Date	Check Issued To	+ -	Amount	✓
~	3/1	deposit	+	500.00	
				500.00	
1	3/3	Davis Dept. Store	-	26.91	
		[illegible]		473.09	
2	3/4	Lee's Sport Shop	-	3.54	
		[illegible]		469.55	

b. Deposit Slip:

FOR DEPOSIT TO THE ACCOUNT OF

K. Jones
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

DATE March 1 19 75

CASH RECEIVED FROM DEPOSIT

CASH	CURRENCY	100	-
	COIN	50	75
CHECKS	90-734	149	25
	91-621	200	-
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT		500	-

90-1228
8383

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

⑈1228⑈ ⑆3383⑆447⑈0967⑆⑈02088⑈

c. Writing A Check:

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. 1

March 3, 19 75

Pay to the Order of Davis Department Store $26 91

Twenty-six and 91/100 Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

Karen Jones

⑈1228⑈ 8383⑆447⑈ 0967⑆⑈ 02088⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. 2

March 4, 19 75

Pay to the Order of Lee's Sport Shop $3 54

Three and 54/100 Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

Karen Jones

⑈1228⑈ 8383⑆447⑈ 0967⑆⑈ 02088⑈

5. RULES FOR WRITING CHECKS TO PREVENT FORGERY

a. Always use ink. If using ball point pen, remove check before writing. (Ball pens leave impressions on the next blank check which can be used in forgery.)

b. Write figure amounts as close to $ as possible.

YES: 26^{91} NO: $ 26^{91}$ BECAUSE: 126^{91}

c. Write word amounts as far left as possible followed by a wavy line.

YES: Twenty-six and 91/100 ~

NO: Twenty-six and 91/100 ~

BECAUSE: One hundred-Twenty-six and 91/100 ~

d. Printing is more difficult to forge than handwriting.

e. In figure numbers write cents smaller and/or draw a line under the cents.

YES: 26^{91} OR YES: 26^{91}

NO: $26.91 BECAUSE: $26\,91$

f. When writing even amounts indicate "no cents."

YES: 2^{00} OR 2^{XX} ; Two and no/100 ~

NO: $2 , Two

BECAUSE: $200^{no} ; a hundred and no/100 ~

g. Practice a written (not printed) signature and be consistent. Have your written signature differ from that printed on the check.

EXAMPLE: K. JONES Karen Jones

h. For amounts less than one dollar, write:

$98 ; Only 98/100 ~

6. THE BANK STATEMENT

The bank statement is the bank's report to you as to what's happened to your account during the previous month.

It tells you a series of important facts:

(1) --the date each of your checks was paid (cleared) by the bank.

(2) --the amount of each check.

(3) --the date and amount of each deposit made in the same period.

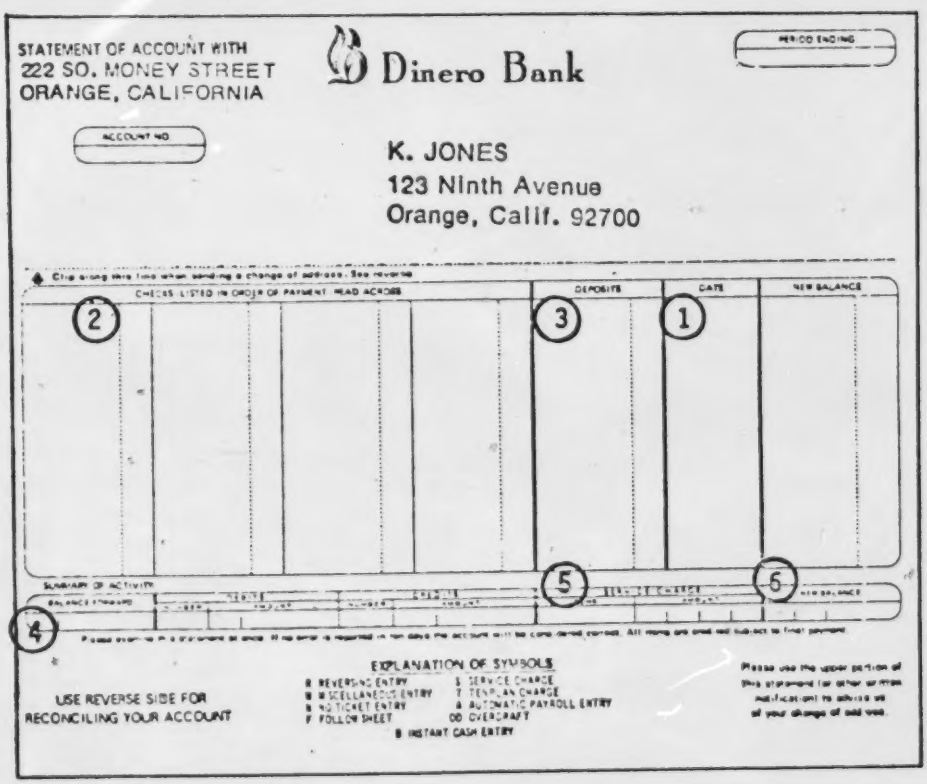
(4) --it lists your previous balance (if your account is older than one month).

--it DEDUCTS the total amount of checks paid and (5) a service charge or check charges if any.

--it ADDS the new deposits.

(6) --the result is the NEW balance in your account at the time the statement was completed shown by the statement date.

This record and yours must be matched, compared one to the other and reconciled.



7. BANKING PROJECT

a. March 1 the balance is $500.00.

b. March 3 write first check for $12.50 to City Water Company for water for 2 months.

c. March 4 write check for $6.00 to Daily News for 2 month's paper.

d. March 9 deposit the following (and add to the balance!)

currency:	$10
coin:	68¢
checks:	#92-430 - $5.75
	#92-418 - $6.30

e. March 12 write check for $48.38 to Lola Landlady for one month's rent.

f. March 17 write check for $250.00 to Hot Shot Used Cars for down payment on car.

g. March 18 write check for $45.93 to All Nations Auto Insurance for car insurance.

h. March 22 write check for 76¢ to Cereal Box Prize Company for cereal offer.

i. March 25 write check for $14.58 to Consolidated Electric for electric bill for two months.

j. April 1 the bank statement arrives. See if your balance matches the bank balance. If not, you may have overdrawn your account! Watch for service charges that need to be deducted from your balance.

Check Register:

Check No.	Date	Check Issued To	+ −	Amount	✔

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

_____ 19 ___

Pay to the Order of _____ $ _____

_____ Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

_____

⑈1228⑈ 8383⑈447⑈ 0967⑈ 02088⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

_____ 19 ___

Pay to the Order of _____ $ _____

_____ Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

_____

⑈1228⑈ 8383⑈447⑈ 0967⑈ 02088⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

_____ 19 ___

Pay to the Order of _____ $ _____

_____ Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

_____

⑈1228⑈ 8383⑈447⑈ 0967⑈ 02088⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

_____ 19 ___

Pay to the Order of _____ $ _____

_____ Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

_____

⑈1228⑈ 8383⑈447⑈ 0967⑈ 02088⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-888

90-1228
8383

NO. _____

_____ 19 ___

Pay to the Order of _____ $ _____

_____ Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

_____

⑈1228⑈ 8383⑆447⑈ 0967⑆⑈ 02088⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

_____ 19 ___

Pay to the Order of _____ $ _____

_____ Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

_____

⑈1228⑈ 8383⑆447⑈ 0967⑆⑈ 02088⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

_____ 19 ___

Pay to the Order of _____ $ _____

_____ Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

_____

⑈1228⑈ 8383⑆447⑈ 0967⑆⑈ 02088⑈

K. JONES
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

90-1228
8383

NO. _____

_____ 19 ___

Pay to the Order of _____ $ _____

_____ Dollars

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

_____

⑈1228⑈ 8383⑆447⑈ 0967⑆⑈ 02088⑈

FOR DEPOSIT TO THE ACCOUNT OF

K. Jones
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

DATE _____ 19 ____

_____
CASH RECEIVED FROM DEPOSIT

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

90-1228
8383

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

⑈1228⑈ 838314477⑈ 09671⑈ 02088⑈

fold

PLEASE LIST EACH CHECK SEPARATELY BY BANK NUMBER

CHECKS (Please Endorse) (Bank No.)	DOLLARS	CENTS
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16 PLEASE FORWARD TOTAL TO REVERSE SIDE		

CASH COUNT — FOR BANK USE ONLY

X 100		
X 50		
X 20		
X 10		
X 5		
X 2		
X 1		
TOTAL		$

FOR DEPOSIT TO THE ACCOUNT OF

K. Jones
123 Ninth Avenue
Orange, Calif. 92700
714/899-8888

DATE _____ 19 ____

_____
CASH RECEIVED FROM DEPOSIT

CASH	CURRENCY		
	COIN		
CHECKS			
TOTAL FROM OTHER SIDE			
TOTAL			
LESS CASH RECEIVED			
NET DEPOSIT			

90-1228
8383

USE OTHER SIDE FOR ADDITIONAL LISTING

BE SURE EACH ITEM IS PROPERLY ENDORSED

Dinero Bank
222 SO. MONEY STREET
ORANGE, CALIFORNIA

⑈1228⑈ 838314477⑈ 09671⑈ 02088⑈

fold

PLEASE LIST EACH CHECK SEPARATELY BY BANK NUMBER

CHECKS (Please Endorse) (Bank No.)	DOLLARS	CENTS
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16 PLEASE FORWARD TOTAL TO REVERSE SIDE		

CASH COUNT — FOR BANK USE ONLY

X 100		
X 50		
X 20		
X 10		
X 5		
X 2		
X 1		
TOTAL		$

Bank Statement:

STATEMENT OF ACCOUNT WITH
222 SO. MONEY STREET
ORANGE, CALIFORNIA

Dinero Bank

PERIOD ENDING
Mar 15, 1974

ACCOUNT NO
9671-02088

K. JONES
123 Ninth Avenue
Orange, Calif. 92700

Clip along this line when sending a change of address - See reverse

CHECKS - LISTED IN ORDER OF PAYMENT - READ ACROSS	DEPOSITS	DATE	NEW BALANCE
12 50		Mar 5	487 50
6 00		Mar 7	481 50
	22 73	Mar 9	504 23
48 38 50S		Mar 15	455 35

SUMMARY OF ACTIVITY

BALANCE FORWARD	DEBITS NUMBER	DEBITS AMOUNT	CREDITS NUMBER	CREDITS AMOUNT	SERVICE CHARGE ITEMS	SERVICE CHARGE AMOUNT	NEW BALANCE
0 00	3	66 88	1	22 73	1	50	455 35

...examine this statement at once. If no error is reported in ten days the account will be considered correct. All items are credited subject to final payment.

USE REVERSE SIDE FOR
RECONCILING YOUR ACCOUNT

EXPLANATION OF SYMBOLS

R REVERSING ENTRY
M MISCELLANEOUS ENTRY
N NO TICKET ENTRY
F FOLLOW SHEET
S SERVICE CHARGE
T TENPLAN CHARGE
A AUTOMATIC PAYROLL ENTRY
OD OVERDRAFT
B INSTANT CASH ENTRY

Please use the upper portion of this statement (or other written notification) to advise us of your change of address.

CHECK RECONCILIATION SHEET

Bank closing balance ..... _____

Add

Deposits not yet
received by bank ..... + _____

Subtotal ..... = _____

Subtract

Checks not yet
received by bank

Check #	Amount

Total _____ ..... - _____

= _____

Total should agree with
your bank balance

END OF MINI PACKET

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #20

Each student will investigate his credit rating and determine what rights he has.

Rationale: Maintaining a good credit rating is essential if tht consumer expects to be able to finance future purchases with credit.

I. Problem:
You have applied for a loan for a new car. The car dealer notified you that there was a problem with your credit rating. How do you find out about your credit rating? Can you have it changed?

II. Suggested resources:
a. Resource file: "Fair Credit Reporting"
b. "Are You A Good Credit Risk?"
c. Credit Bureau of Santa Barbara
d. Film - "In The Box"

III. a. What is a consumer credit report?

b. What is a credit reporting agency?

c. What can cause your application to be denied?

d. What can you do about it?

e. What rights do you have under the Fair Credit Reporting Act?

f. Did you find out what your own credit rating is?

g. How can you establish credit?

ARE YOU A GOOD CREDIT RISK?

Time at present address	
Less than two years	1 point
Two to five years	2 points
Over five years	3 points
Living quarters	
Home owner	5 points
Rented house or apartment	3 points
Living with parents or relatives	3 points
Trailer or rented room	0 points
Marital status	
Married	5 points
Single female	4 points
Single male	3 points
Separated	0 points
Divorced female	2 points
Divorced male	0 points
Widowed	5 points
Occupation (representative examples)	
Seasonal or unskilled worker	0 points
Military (noncomm.)	4 points
Military (officer)	7 points
Maintenance worker	5 points
Registered nurse	7 points
Plumber (skilled & salaried)	
more than $150 a week	5 points
$75 to $150 weekly	4 points
Secretary	6 points
Clerical worker	6 points
Teacher	7 points
Professional (lawyer, doctor, etc.)	7 points
Business executive	7 points
Public official	7 points
Scientist	7 points

Time at present and previous job (representative)	
Present job: less than two years	
Previous job: less than ten years	1 point
Present job: two to five years	
Previous job: ten years or more	3 points
Present job: seven years or more	
Previous job: less than ten years	5 points
Weekly earnings	
$60 or less	0 points
$61 to $75	1 point
$76 to $90	2 points
$91 to $100	3 points
$101 to $200	4 points
Over $200	5 points
Bank accounts	
None	0 points
Checking only	2 points
Savings only	3 points
Both checking and savings	6 poings
Credit references	
One department store	2 points
Two department stores	4 points
One gasoline credit card	2 points
Two gasoline credit cards	4 points
One finance company	minus 2 points
Two finance companies	minus 4 points
One small loan company	minus 2 points
Two small loan companies	minus 4 points
One credit jewelry store	minus 2 points
Two credit jewelry stores	minus 4 points
TOTAL FOR ALL CATEGORIES: _____	POINTS

A score of 30 points or more means your credit application will get automatic approval; 12 points or less means it will be denied.

University of California
Agricultural Extension Service
Orange County

SHOULD YOU USE CREDIT?

Credit is easy to get. It is so easy that sometimes you buy more than you can pay for.

Here are some reasons for using credit:

1. You can buy things you need when you don't have enough cash to pay for them.
2. You can use things while you pay for them.
3. If you still owe money on something that needs repairs, the store may give better service.
4. You may need credit for emergencies like sickness. You can get it easier if you have a good credit rating.

Can you think of other reasons for using credit?

_____

_____

Here are some reasons for not using credit:

1. It costs more than paying cash.
2. You may buy things you don't need.
3. You may buy more than you can pay for.
4. If you can't finish paying for things, you lose them. You also lose the money you have already paid.
5. You might not shop around to get the best buy.
6. You may agree to something you don't want because you don't know what the contract means.

Can you think of other reasons for NOT using credit?

_____

_____

Ask yourself these questions before you decide to buy on credit or borrow money:

1. Do I need it?
2. Do I need it now?
3. Is having it now worth the extra money I must pay to use credit?
4. Can I make the payments?
5. Will I pay too much interest?
6. What good will it do me?
7. What will I go without to pay for it?
8. Is it worth the risk of losing the money I have put into it if I can't finish paying for it?
9. Am I buying (or borrowing) from a fair and honest person?
10. Should I risk owing so much money that I won't be able to get more if I get sick or have an accident?

Think about your answers. Is it best to use credit or to wait until you can pay cash?

REMEMBER...Make sure you have more and better reasons for using credit than for not using it.

COMPARISON OF SOURCES OF PERSONAL LOANS

LENDER	RANGE OF INTEREST RATES	GENERAL MAXIMUM LOAN	COLLATERAL COMMONLY NEEDED	MAXIMUM MATURITY	INSTALLMENT PAYMENTS	CREDIT INVESTI-GATION	WHO IS ELIGIBLE
Commercial banks - consumer loan depart-ments	7-18%	$5000.00	none. or car, or securities, or co-signer	3 years	yes	yes	anyone with sufficient credit rating
Consumer finance	16-36%	$1000.00	none or co-signer	3 years	yes	yes	anyone with sufficient credit rating
Credit unions	6-15%	$750.00 unsecured $5000.00 secured	none, or car, or personal prop-erty	3 years	yes	no	members only
Friends and relatives	0-120%	unlimited	none or personal property	unlimited	both	no	friends & relatives
Industrial banks	12-24%	$5000.00	none, or car, or co-signer	3 years	yes	yes	anyone with suffi-cient credit rating
Life insurance com-panies	5-6%	amt. of loan val. of policy	life insurance policy	unlimited	no	no	policyholders
Loan sharks	50-1200%	$500.00	none or personal property	6 months	no	no	anyone with collateral
Pawnbrokers	24-120%	$300.00	personal property	6 months	no	no	anyone with collateral
Remedial loan soci-eties	9-24%	$300.00	none, or car, or personal	unlimited	yes	yes	anyone with sufficient credit rating

Comparison of Sources of Personal Loans - continued

LENDER	RANGE OF INTEREST RATE	GENERAL MAXIMUM LOAN	COLLATERAL COMMONLY NEEDED	MAXIMUM MATURITY	INSTALLMENT PAYMENTS	CREDIT INVESTI-GATION	WHO IS ELIGIBLE
Savings and loan associations, savings banks, real estate loans	5-10%	$30,000.	real estate	30 yrs.	yes	yes	real estate owners with sufficient credit rating
Savings & loan associations, savings banks share or depoist loans	5-6%	amt. of deposit	savings accounts	unlimited	no	no	savings acct. holders

Name _____ Date started _____ Date turned in _____

Possible points 4 Points earned _____

Objective #21

Each student will compare the services of the Public Defender and Legal Aid.

Rationale: When a person needs legal advice they need to know who to go to especially if they have a limited income.

I. a. What is the Public Defenders office?

b. Who can use the Public Defender?

c. What is the Legal Aid Foundation?

d. Who can use Legal Aid?

Name _____ Date started _____ Date turned in _____

Possible points 10 Points earned _____

Objective #22

Each student will do 10 hours of volunteer work to be selected from list of alternate choices.

Rationale: There are many organizations in the community which provide services to individuals at little or no charge. They depend on volunteers in order to keep the operation cost down.

I. Select from the attached list or arrange with teacher for one of your own choice to volunteer your time to work at least 10 hours.

II.. What organization did you volunteer to help?

What service to they provide for the community?

Who did you contact?

What were your responsibilities?

What did you learn from this experience?

III. Have the person you contacted fill out the following evaluation.

Was the student punctual?

Was the student a help to you?

Could you give the student a recommendation for a job?

_____
Signed

_____
Title

_____
Date

VOLUNTEER CHOICES

La Colina Junior High School- Mrs. Rosalie Robinson 967-4506
Tutor students, transportation available if needed.

American Cancer Society- Mrs Jean Gourby 963-1576
914 Anacapa Street. Filing and Other (after the first week of April. 9:00- 5:00, closed noon.

Cocina del Pueblo - 965-8581
Clinic eastside N. Clinic, 1:00 PM.

Community Action Commission- 963-1526
Students will be refe ed to a program.

Council of Christmas Cheer- Robert Atkins-Thurs. 965-7045 or 969-1273

Direct Releif Foundation- 966-9149
Contact Rich Gold, 2 students with typing skill- Call or come in.

Franklin Neighborhood Center- 963-4373
Contact Javier Escobar

La Casa de la Raza- 965-8581
Contact- Steve Valensuela. May call for work anytime.

Meals On Wheels- Mrs. Mantle 963-3919

Mental Health Association- Eleanor Wyatt 963-1607

Klien Bottle...Alternatives Unlimited 963-8775
Work includes being with runaways, rap groups.

Boys Club- George Cheleni 962-0220

Centro Familar de Santa Barbara - 965-3883
Bilingual desired but anyone's O.K. 10:30-12:30 open. Could use 4 volunteers a day. 9:30- 11:30 M-TH. - Infants, children and some adults.

Children's Creative Project - 965-5889
Contact: Felicity Harby _ Needs bilingual and black students at Franklin School. Assist Art classes, clerical phone - (drawing, painting, ceramics, and theatre).

Franklin Clinic - 963-6741
Contact Irene Gomez. Possible need for 2 medical assistants. Wed. / wants bilingual students.

Girls Club - 963-4757
Contact Kitty Bogner - Teachers Assisstants, maintenance.

Los Ninos Head Start - 963-1526
Contact Gleris Castaneda at 965-0101. Tues.-Fri., need students preferrably. Children are there till 1:30 p.m.

Operation Kids, Inc. - 967-0826
Contact Noreen Price.

Fellowship Club - 963-1607
Contact Eleanor Wyatt. Mon. eves 7:50-9:30. Students needed TWTHand S afternoons from, 1:30-4:00.

Catholic Social Services - 965-7045
Contact: Lenore Martinez. Needed to work in thrift stores, clerical maintenance and janitorial.

Santa Barbara Educational Clinic - 962-9445
Contact: Ann Gilchrist. Tutoring. A student who is interested in children and is responsible. One that can be trusted. Will listen to children read.

Community Action Commission - 963-1526
Contact: Barbara Scott.

Easter Seal Society - 963-6663
Contact Mr. Shirtcliff. Should call to find out when needed. Needs envelop stuffers, typing labels, light typing.

March Of Dimes - 965-2577
Students contact when they want to come.

Work Inc. - 963-1979
Contact: Mr. McElroy - Sec. - Wally Schmcedeskamp

Children's Center - 963-4331
Contact: Bet Deckenback